

June
2016
Missouri

ONLINE RATES:
Find the most current rates at
[insurance.mo.gov/
consumers/seniors](http://insurance.mo.gov/consumers/seniors)
Click on "Medigap (Medicare
Supplement) insurance."

Medigap Rate Guide

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DIFP

Jay Nixon
Governor

Department of Insurance,
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Professional Registration

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Director

Plan Availability changes due to MACRA (Medicare Access and CHIP Reauthorization Act) of 2015

As a result of the passage of the federal law, MACRA in 2015, Medicare eligible individuals will see changes to plan offerings as of January 1, 2020. While the benefits under the current Medicare Supplement plans do not change, PLAN AVAILABILITY does change.

The year 2020 may seem far away, however, miscommunication about the impact of MACRA is already stirring. Please read the following carefully so you know your options and rights.

Only those Medicare eligible on or after January 1, 2020 are impacted by the changes to plan availability. Those Medicare eligible prior to January 1, 2020 are not impacted and can keep their current plans. MACRA prohibits coverage of the Part B deductible under Medicare Supplement plans as of January 1, 2020.

Impacts of MACRA on those eligible for Medicare **PRIOR to January 1, 2020:**

1. All Medicare Supplement plan options are available to you.
2. If you are enrolled in Plans C and F, you can keep your plan. These plans remain available to you.
3. You can buy Plans C and F after January 1, 2020.
4. You can purchase the new Plan G High Deductible Plan in 2020.

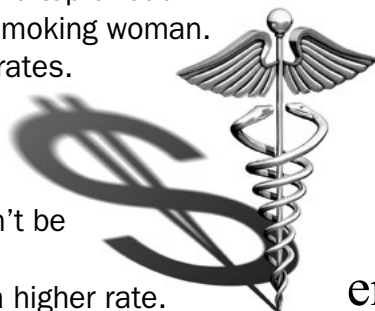
Impact of MACRA on those eligible for Medicare **ON or AFTER January 1, 2020:**

1. You cannot buy Plans C and F.
2. The changes create a new Plan G High Deductible Plan.
3. MACRA also re-designates the guaranteed issue plans from Plan C and F to Plans D and G.
4. Plan G High Deductible is available to all Medicare eligible individuals.

What column headings, notes indicate in Medigap insurance rate charts

Premiums are annual and for the age noted at the top of each chart. **Note:** These are average rates for a nonsmoking woman. Open enrollment rates are the lowest available rates.

If you do **not** join during your **initial** open enrollment period, then you are subject to underwriting and could be rejected or face higher rates. For example, if you smoke you won't be charged a higher rate during open enrollment. However if you join later, you could be charged a higher rate.



Initial open enrollment period is usually best time to enroll in plan

During initial open enrollment, no one can be rejected for a Medigap policy

The initial open enrollment period lasts six months from the date **your** Medicare Part B takes effect. After this period, you can still apply for a Medigap policy, but you may be subject to underwriting. The insurer has the right to reject your application.

LOWER COST

Buying a plan during any **initial** open enrollment period qualifies you to receive the company's lowest rates for your plan.

CHARTS SHOW AVERAGE RATES

The rate charts show **average Missouri rates for a nonsmoking woman** for each insurer. Depending on such factors as your location, gender and whether you smoke, the rates could be higher or lower.

(S) = Select plan: A few Medigap policies are called "select" plans. Similar to an HMO, they require you to go to specific hospitals and, in some cases, specific doctors for covered services, but the benefits are the same as those in other plans. The rates for these plans are usually lower than regular Medigap policies. Select plans are not available in all parts of Missouri.

(GI) = Guaranteed issue plan:

Companies with a guaranteed issue plan cannot deny you a policy because of health status, claims experience, receipt of medical care or medical condition; nor impose a pre-existing condition limitation. Guaranteed issue plans may cost more.

Underwritten plan: Insurance companies figure out how risky it is to insure you. Underwriters decide what coverage you qualify for and what rates you should pay, or even whether to accept your application based on your health.

(GRP) = Group plan: You must be a member of a specific group to be eligible for these rates.

Medigap rates are current as of **June 1, 2016**. Check insurance.mo.gov for updates.

Complaints made against Medigap companies: See page 21.

AGE UNDER 65 MEDIGAP RATES

Rates as of June 1, 2016
Get updates at insurance.mo.gov

| Company | Plans | A | B | C | D | F | F _{high} | G | K | L | M | N |
|---|-------|---------|---------|-------|-------|---------|-------------------|---------|-------|-------|-------|---------|
| American Continental Ins. Co. | | \$2,688 | \$3,492 | \$ | \$ | \$3,756 | \$1,200 | \$2,028 | \$ | \$ | \$ | \$2,604 |
| American National Life Ins. Co. of Texas | | 1,752 | | | | 2,532 | | 1,968 | | | | |
| American Republic Corp Ins. Co. | | 1,908 | | | | 2,592 | 732 | | 1,188 | 1,548 | | |
| American Republic Ins. Co. | | 1,512 | | | | 2,316 | 864 | | | | | |
| American Retirement Life Ins. Co. | | 1,723 | | | | 2,335 | | 2,012 | | | | 1,746 |
| Bankers Fidelity Life Ins. Co. | | 1,572 | | | | 2,808 | 672 | 2,316 | 1,152 | | | |
| Blue Cross and Blue Shield of KC | | 1,922 | | 2,952 | | 2,784 | | | | | | 2,280 |
| Blue Cross and Blue Shield of KC (S) | | | 2,004 | 2,496 | | 2,364 | | | | | | 1,752 |
| Christian Fidelity Life Ins. Co. | | 1,920 | | 2,832 | | | | | | | | 1,932 |
| Colonial Penn Life Ins. Co. | | 2,268 | 3,192 | | | 3,300 | 612 | 2,304 | 1,080 | 2,088 | 2,268 | 1,728 |
| Combined Ins. Co. of America | | 1,760 | | | | 1,975 | | | | | | 1,783 |
| Companion Life Ins. Co. | | 1,788 | | | | 2,232 | | | | | | |
| Constitution Life Ins. Co. | | 2,436 | | | 3,312 | 3,804 | | 3,600 | | | | 3,108 |
| Constitution Life Ins. Co. (S) | | | | | 2,556 | 2,964 | | 2,580 | | | | 2,112 |
| Equitable Life & Casualty Ins. Co. | | 2,856 | | | | 4,536 | | 2,304 | | | | 2,760 |
| Family Life Ins. Co. | | 1,761 | 2,373 | 3,134 | 2,418 | 2,919 | | 2,357 | | | 2,022 | 1,969 |
| First Health Life & Health Ins. Co. | | 1,800 | 2,232 | | | 2,688 | | 2,508 | | | | 1,980 |
| Gerber Life Ins. Co. | | 2,352 | | | | 3,471 | | 2,676 | | | | |
| Globe Life and Accident Ins. Co. | | 1,260 | 1,824 | 2,160 | | 2,256 | 552 | | | | | |
| Government Personnel Mutual Life Ins. Co. | | 1,968 | | 2,892 | | 2,940 | | 2,088 | | | | 1,860 |
| Healthy Alliance Life Ins. Co. | | 1,356 | | | | 2,712 | | | | | | 2,088 |
| Heartland National Life Ins. Co. | | 2,484 | | | 3,564 | 3,840 | | 3,528 | | | 3,192 | 2,820 |

S=Select: Must use specific hospitals and sometimes specific doctors to get full benefits.

GI=guaranteed issue. Company cannot deny you a policy because of health status.

GRP=group policy. Usually costs less.

Depending on various factors, your rates can be higher than these listed.

AGE UNDER 65 MEDIGAP RATES

Rates as of June 1, 2016
Get updates at insurance.mo.gov

| Company | Plans | A | B | C | D | F | F _{high} | G | K | L | M | N |
|---|-------------------------|---------|-------|-------|-------|---------|-------------------|---------|-------|-------|-------|-------|
| Humana Ins. Co. (GI) | Life, Health & Accident | \$1,608 | \$ | \$ | \$ | \$2,196 | \$ | \$2,016 | \$ | \$ | \$ | \$ |
| Humana Ins. Co. | | 2,021 | 2,208 | 3,372 | | 3,684 | 1,284 | | 1,884 | 2,352 | | 1,716 |
| Individual Assurance Co., Life, Health & Accident | | 1,788 | | | | 2,148 | | 1,728 | | | | 1,572 |
| Liberty National Life Ins. Co. | | 1,872 | 2,748 | | | 3,252 | 636 | | | | | 2,580 |
| Loyal American Life Ins. Co. | | 1,836 | | | | 2,640 | | 2,280 | | | | 2,124 |
| Medico Corp Life Insurance Co. | | 1,668 | | | | 2,136 | 792 | | | | | |
| Mutual of Omaha Ins. Co. (GI) | | 1,992 | | | | 2,628 | | 2,436 | | | | |
| Mutual of Omaha Ins. Co. | | 1,920 | | | | 2,760 | 732 | 1,992 | | | | 1,608 |
| Old Surety Life Ins. Co. | | | | | | 1,932 | | | | | | |
| Oxford Life Ins. Co. | | 1,692 | | | | 2,556 | | | | | | 1,776 |
| Pekin Life Ins. Co. | | 1,368 | | | | 2,268 | 816 | 1,752 | | | | 1,680 |
| Physicians Mutual Ins. Co. | | 2,376 | | | 2,244 | 975 | 681 | 2,597 | | | | 2,140 |
| Reserve National Ins. Co. | | 2,388 | | 3,696 | | 3,204 | 828 | 2,232 | | | | 2,100 |
| Standard Life and Accident Ins. Co. | | 3,601 | 4,099 | 4,940 | 2,092 | 3,200 | 388 | 4,207 | | | | 1,752 |
| State Farm Mutual Automobile Ins. Co. | | 1,812 | | 2,736 | | 2,736 | | | | | | |
| State Mutual Ins. Co. | | 2,184 | 2,549 | 3,082 | 2,671 | 3,159 | 1,242 | 2,715 | | | 2,405 | 2,211 |
| Sterling Investors Life Ins. Co. | | 2,000 | 2,334 | 2,853 | 2,473 | 2,923 | 1,150 | 2,512 | | | 2,225 | 2,047 |
| Sterling Life Ins. Co. | | 2,431 | 3,652 | 3,670 | | 3,143 | | 2,809 | 1,196 | | | 2,068 |
| Sterling Life Ins. Co. (S) | | 2,010 | 2,173 | 2,865 | | 2,141 | | 1,872 | 806 | | | 1,374 |
| Thrivent Financial for Lutherans | | 1,616 | 1,796 | 2,404 | 2,367 | 2,673 | 813 | 2,373 | | 1,440 | 1,953 | |
| Transamerica Life Ins. Co. (GI) | | 1,452 | 1,920 | 2,268 | 2,100 | 2,280 | | 2,100 | 1,044 | 1,548 | 1,908 | 1,800 |
| Transamerica Premier Life Ins. Co. | | 1,584 | | | | 2,664 | | 1,776 | | | | 2,064 |

S=Select: Must use specific hospitals and sometimes specific doctors to get full benefits.

GI=guaranteed issue. Company cannot deny you a policy because of health status.

GRP=group policy. Usually costs less.

Depending on various factors, your rates can be higher than these listed.

AGE UNDER 65 MEDIGAP RATES

Rates as of June 1, 2016
Get updates at insurance.mo.gov

| Company | Plans | A | B | C | D | F | F ^{high} | G | K | L | M | N |
|--|-------|----------|-------|-------|-------|----------|-------------------|----------|----|----|----|----------|
| Unified Life Ins. Co. | | \$ 1,848 | \$ | \$ | \$ | \$ 2,460 | \$ 816 | \$ 2,004 | \$ | \$ | \$ | \$ 1,692 |
| United American Ins. Co. | | 1,656 | 2,736 | 3,552 | 3,240 | 3,264 | 420 | 3,012 | | | | 2,424 |
| United Commercial Travelers of America | | 1,768 | 2,141 | 2,665 | 2,200 | 2,541 | | 2,042 | | | | 1,780 |
| United National Life Ins. Co. of America | | 2,220 | | 4,932 | 2,628 | 3,552 | | 3,168 | | | | 2,484 |
| United Teacher Associates Ins. Co. | | 1,592 | 1,859 | 2,246 | 1,949 | 2,297 | | 2,004 | | | | 1,608 |
| USAA Life Ins. Co. | | 1,740 | | | | 2,196 | | | | | | 1,620 |
| Western Catholic Union | | 1,701 | | | | 2,202 | | 1,733 | | | | 1,563 |

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| Company | Plans | A | B | C | D | F | F _{high} | G | K | L | M | N |
|---|-------|---------|---------|-------|-------|---------|-------------------|---------|-------|-------|-------|---------|
| American Continental Ins. Co. | | \$2,268 | \$2,868 | \$ | \$ | \$3,312 | \$1,164 | \$1,692 | \$ | \$ | \$ | \$2,172 |
| American National Life Ins. Co. of Texas | | 1,416 | | | | 2,052 | | 1,596 | | | | |
| American Republic Corp Ins. Co. | | 1,692 | | | | 2,304 | 660 | | 1,056 | 1,380 | | |
| American Republic Ins. Co. | | 1,356 | | | | 2,076 | 780 | | | | | |
| American Retirement Life Ins. Co. | | 1,723 | | | | 2,084 | | 1,829 | | | | 1,480 |
| Bankers Fidelity Life Ins. Co. | | 1,332 | | | | 2,472 | 612 | 1,932 | 936 | | | |
| Blue Cross and Blue Shield of KC | | 1,812 | | 2,688 | | 2,544 | | | | | | 2,004 |
| Blue Cross and Blue Shield of KC (S) | | | 1,824 | 2,268 | | 2,160 | | | | | | 1,452 |
| Christian Fidelity Life Ins. Co. | | 1,896 | | 2,232 | | | | | | | | 1,572 |
| Colonial Penn Life Ins. Co. | | 2,112 | 2,244 | | | 2,865 | 528 | 2,124 | 852 | 1,632 | 2,088 | 1,572 |
| Combined Ins. Co. of America | | 1,523 | | | | 1,909 | | | | | | 1,636 |
| Companion Life Ins. Co. | | 1,416 | | | | 1,764 | | | | | | |
| Constitution Life Ins. Co. | | 2,124 | | | 2,484 | 3,156 | | 2,916 | | | | 2,064 |
| Constitution Life Ins. Co. (S) | | | | | 1,968 | 2,304 | | 2,112 | | | | 1,656 |
| Equitable Life & Casualty Ins. Co. | | 2,232 | | | | 3,720 | | 2,088 | | | | 2,352 |
| Family Life Ins. Co. | | 1,765 | 2,377 | 2,946 | 2,343 | 2,972 | | 2,385 | | | 2,027 | 2,006 |
| First Health Life & Health Ins. Co. | | 1,560 | 1,836 | | | 2,172 | | 2,004 | | | | 1,572 |
| Gerber Life Ins. Co. | | 1,992 | | | | 2,940 | | 2,292 | | | | |
| Globe Life and Accident Ins. Co. | | 1,188 | 1,704 | 2,064 | | 2,208 | 540 | | | | | |
| Government Personnel Mutual Life Ins. Co. | | 1,656 | | 2,436 | | 2,472 | | 1,752 | | | | 1,560 |
| Healthy Alliance Life Ins. Co. | | 1,332 | | | | 2,304 | | | | | | 1,584 |
| Heartland National Life Ins. Co. | | 2,232 | | | 2,928 | 3,240 | | 2,976 | | | 2,700 | 2,352 |

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AGE 65 MEDIGAP RATES

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| Company | Plans | A | B | C | D | F | F _{high} | G | K | L | M | N |
|---|---|---------|-------|-------|-------|---------|-------------------|---------|-------|-------|-------|-------|
| Humana Ins. Co. (GI) | Individual Assurance Co., Life, Health & Accident | \$1,608 | \$ | \$ | \$ | \$2,196 | \$ | \$2,016 | \$ | \$ | \$ | \$ |
| Humana Ins. Co. | | 1,836 | 1,992 | 3,372 | | 2,196 | 1,044 | | 1,512 | 2,220 | | 1,716 |
| Individual Assurance Co., Life, Health & Accident | | 1,560 | | | | 1,932 | | 1,560 | | | | 1,320 |
| Liberty National Life Ins. Co. | | 1,776 | 2,580 | | | 2,976 | 552 | | | | | 2,328 |
| Loyal American Life Ins. Co. | | 1,836 | | | | 2,256 | | 2,016 | | | | 1,836 |
| Medico Corp Life Insurance Co. | | 1,452 | | | | 1,860 | 684 | | | | | |
| Mutual of Omaha Ins. Co. (GI) | | 1,752 | | | | 2,304 | | 2,124 | | | | |
| Mutual of Omaha Ins. Co. | | 1,716 | | | | 2,484 | 636 | 1,872 | | | | 1,404 |
| Old Surety Life Ins. Co. | | | | | | 1,812 | | | | | | |
| Oxford Life Ins. Co. | | 1,668 | | | | 1,968 | | | | | | 1,392 |
| Pekin Life Ins. Co. | | 1,308 | | | | 1,920 | 816 | 1,560 | | | | 1,296 |
| Physicians Mutual Ins. Co. | | 2,034 | | | 2,214 | 1,557 | 639 | 2,564 | | | | 2,005 |
| Reserve National Ins. Co. | | 2,304 | | 3,564 | | 2,796 | 804 | 2,184 | | | | 2,028 |
| Standard Life and Accident Ins. Co. | | 3,123 | 3,556 | 4,285 | 1,920 | 2,934 | 354 | 2,455 | | | | 1,527 |
| State Farm Mutual Automobile Ins. Co. | | 1,620 | | 2,448 | | 2,472 | | | | | | |
| State Mutual Ins. Co. | | 1,836 | 2,146 | 2,589 | 2,248 | 2,690 | 1,058 | 2,289 | | | 2,026 | 1,882 |
| Sterling Investors Life Ins. Co. | | 1,700 | 1,986 | 2,398 | 2,081 | 2,489 | 979 | 2,120 | | | 1,873 | 1,743 |
| Sterling Life Ins. Co. | | 2,177 | 2,610 | 2,786 | | 2,663 | | 2,373 | 995 | | | 1,757 |
| Sterling Life Ins. Co. (S) | | 1,892 | 2,035 | 2,243 | | 1,976 | | 1,732 | 708 | | | 1,253 |
| Thrivent Financial for Lutherans | | 1,518 | 1,796 | 2,195 | 2,195 | 2,518 | 760 | 2,199 | | 1,440 | 1,807 | |
| Transamerica Life Ins. Co. (GI) | | 1,248 | 1,644 | 1,956 | 1,800 | 1,956 | | 1,800 | 900 | 1,332 | 1,644 | 1,548 |
| Transamerica Premier Life Ins. Co. | | 1,302 | | | | 2,220 | | 1,476 | | | | 1,716 |

S=Select: Must use specific hospitals and sometimes specific doctors to get full benefits.

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GRP=group policy. Usually costs less.

Depending on various factors, your rates can be higher than these listed.

AGE 65 MEDIGAP RATES

Rates as of June 1, 2016
Get updates at insurance.mo.gov

| Company | Plans | A | B | C | D | F | F ^{high} | G | K | L | M | N |
|--|-------|---------|-------|-------|-------|---------|-------------------|----------|----|----|----|---------|
| Unified Life Ins. Co. | | \$1,668 | \$ | \$ | \$ | \$2,148 | \$ 708 | \$ 1,752 | \$ | \$ | \$ | \$1,476 |
| United American Ins. Co. | | 1,548 | 2,436 | 2,856 | 2,700 | 2,892 | 384 | 2,712 | | | | 2,172 |
| United Commercial Travelers of America | | 1,465 | 1,709 | 2,045 | 1,791 | 2,120 | | 1,801 | | | | 1,484 |
| United National Life Ins. Co. of America | | 1,944 | | 4,932 | 2,232 | 3,072 | | 2,688 | | | | 2,100 |
| United Teacher Associates Ins. Co. | | 1,392 | 1,626 | 1,958 | 1,704 | 2,015 | | 1,760 | | | | 1,410 |
| USAA Life Ins. Co. | | 1,428 | | | | 2,124 | | | | | | 1,560 |
| Western Catholic Union | | 1,443 | | | | 1,869 | | 1,470 | | | | 1,326 |

S=Select: Must use specific hospitals and sometimes specific doctors to get full benefits.

GI=guaranteed issue. Company cannot deny you a policy because of health status.

GRP=group policy. Usually costs less.

Depending on various factors, your rates can be higher than these listed.

AGE 70 MEDIGAP RATES

Rates as of June 1, 2016
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| Company | Plans | A | B | C | D | F | F _{high} | G | K | L | M | N |
|---|-------|---------|---------|-------|-------|---------|-------------------|---------|-------|-------|-------|---------|
| American Continental Ins. Co. | | \$2,472 | \$3,120 | \$ | \$ | \$3,564 | \$1,260 | \$1,836 | \$ | \$ | \$ | \$2,376 |
| American National Life Ins. Co. of Texas | | 1,692 | | | | 2,448 | | 1,908 | | | | |
| American Republic Corp Ins. Co. | | 1,980 | | | | 2,688 | 780 | | 1,236 | 1,620 | | |
| American Republic Ins. Co. | | 1,404 | | | | 2,148 | 804 | | | | | |
| American Retirement Life Ins. Co. | | 1,952 | | | | 2,361 | | 2,072 | | | | 1,676 |
| Bankers Fidelity Life Ins. Co. | | 1,476 | | | | 2,760 | 672 | 2,136 | 1,032 | | | |
| Blue Cross and Blue Shield of KC | | 2,448 | | 3,648 | | 3,444 | | | | | | 2,724 |
| Blue Cross and Blue Shield of KC (S) | | | 2,460 | 3,096 | | 2,904 | | | | | | 1,944 |
| Christian Fidelity Life Ins. Co. | | 2,064 | | 2,520 | | | | | | | | 1,812 |
| Colonial Penn Life Ins. Co. | | 2,520 | 2,235 | | | 3,420 | 636 | 2,580 | 1,044 | 1,956 | 2,544 | 1,980 |
| Combined Ins. Co. of America | | 1,690 | | | | 2,120 | | | | | | 1,816 |
| Companion Life Ins. Co. | | 1,488 | | | | 1,860 | | | | | | |
| Constitution Life Ins. Co. | | 2,364 | | | 2,880 | 3,636 | | 3,408 | | | | 2,448 |
| Constitution Life Ins. Co. (S) | | | | | 2,268 | 2,628 | | 2,448 | | | | 1,956 |
| Equitable Life & Casualty Ins. Co. | | 2,364 | | | | 3,972 | | 2,544 | | | | 2,508 |
| Family Life Ins. Co. | | 1,988 | 2,681 | 3,336 | 2,638 | 3,315 | | 2,711 | | | 2,280 | 2,234 |
| First Health Life & Health Ins. Co. | | 1,716 | 2,064 | | | 2,460 | | 2,280 | | | | 1,788 |
| Gerber Life Ins. Co. | | 2,196 | | | | 3,240 | | 2,532 | | | | |
| Globe Life and Accident Ins. Co. | | 1,368 | 2,040 | 2,556 | | 2,712 | 624 | | | | | |
| Government Personnel Mutual Life Ins. Co. | | 1,788 | | 2,628 | | 2,676 | | 1,896 | | | | 1,692 |
| Healthy Alliance Life Ins. Co. | | 1,608 | | | | 2,496 | | | | | | 1,920 |
| Heartland National Life Ins. Co. | | 2,352 | | | 3,180 | 3,468 | | 3,228 | | | 2,928 | 2,556 |

S=Select: Must use specific hospitals and sometimes specific doctors to get full benefits.

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AGE 70 MEDIGAP RATES

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| Company | Plans | A | B | C | D | F | F _{high} | G | K | L | M | N |
|---|-------------------------|---------|-------|-------|-------|---------|-------------------|---------|-------|-------|-------|-------|
| Humana Ins. Co. (GI) | Life, Health & Accident | \$1,764 | \$ | \$ | \$ | \$2,412 | \$ | \$2,220 | \$ | \$ | \$ | \$ |
| Humana Ins. Co. | | 2,016 | 2,196 | 3,876 | | 3,900 | 1,188 | | 1,752 | 2,568 | | 1,896 |
| Individual Assurance Co., Life, Health & Accident | | 1,680 | | | | 2,076 | | 1,680 | | | | 1,428 |
| Liberty National Life Ins. Co. | | 1,992 | 2,988 | | | 3,576 | 708 | | | | | 2,856 |
| Loyal American Life Ins. Co. | | 1,884 | | | | 2,388 | | 2,148 | | | | 1,956 |
| Medico Corp Life Insurance Co. | | 1,704 | | | | 2,172 | 804 | | | | | |
| Mutual of Omaha Ins. Co. (GI) | | 1,860 | | | | 2,448 | | 2,268 | | | | |
| Mutual of Omaha Ins. Co. | | 1,812 | | | | 2,628 | 672 | 1,992 | | | | 1,488 |
| Old Surety Life Ins. Co. | | | | | | 2,088 | | | | | | |
| Oxford Life Ins. Co. | | 1,824 | | | | 2,232 | | | | | | 1,596 |
| Pekin Life Ins. Co. | | 1,404 | | | | 2,112 | 888 | 1,716 | | | | 1,392 |
| Physicians Mutual Ins. Co. | | 2,214 | | | 2,466 | 1,710 | 754 | 2,857 | | | | 2,233 |
| Reserve National Ins. Co. | | 2,616 | | 4,056 | | 3,168 | 912 | 2,508 | | | | 2,304 |
| Standard Life and Accident Ins. Co. | | 3,463 | 3,942 | 4,751 | 2,088 | 3,253 | 393 | 2,721 | | | | 1,693 |
| State Farm Mutual Automobile Ins. Co. | | 1,896 | | 2,856 | | 2,892 | | | | | | |
| State Mutual Ins. Co. | | 2,069 | 2,414 | 2,923 | 2,531 | 2,998 | 1,179 | 2,604 | | | 2,278 | 2,100 |
| Sterling Investors Life Ins. Co. | | 1,916 | 2,234 | 2,704 | 2,343 | 2,775 | 1,092 | 2,409 | | | 2,108 | 1,942 |
| Sterling Life Ins. Co. | | 2,441 | 2,996 | 3,175 | | 3,034 | | 2,712 | 1,142 | | | 2,014 |
| Sterling Life Ins. Co. (S) | | 2,108 | 2,281 | 2,506 | | 2,208 | | 1,939 | 794 | | | 1,405 |
| Thrivent Financial for Lutherans | | 1,672 | 1,967 | 2,405 | 2,405 | 2,768 | 833 | 2,417 | | 1,575 | 1,986 | |
| Transamerica Life Ins. Co. (GI) | | 1,572 | 2,076 | 2,448 | 2,268 | 2,472 | | 2,268 | 1,128 | 1,680 | 2,064 | 1,944 |
| Transamerica Premier Life Ins. Co. | | 1,488 | | | | 2,508 | | 1,668 | | | | 1,932 |

S=Select: Must use specific hospitals and sometimes specific doctors to get full benefits.

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GRP=group policy. Usually costs less.

Depending on various factors, your rates can be higher than these listed.

AGE 70 MEDIGAP RATES

Rates as of June 1, 2016
Get updates at insurance.mo.gov

| Company | Plans | A | B | C | D | F | F ^{high} | G | K | L | M | N |
|--|-------|---------|-------|-------|-------|---------|-------------------|----------|----|----|----|---------|
| Unified Life Ins. Co. | | \$1,800 | \$ | \$ | \$ | \$2,316 | \$ 768 | \$ 1,884 | \$ | \$ | \$ | \$1,596 |
| United American Ins. Co. | | 1,656 | 2,688 | 3,252 | 3,096 | 3,288 | 444 | 3,096 | | | | 2,508 |
| United Commercial Travelers of America | | 1,538 | 1,796 | 2,151 | 1,883 | 2,208 | | 1,893 | | | | 1,546 |
| United National Life Ins. Co. of America | | 2,136 | | 5,484 | 2,508 | 3,408 | | 3,024 | | | | 2,364 |
| United Teacher Associates Ins. Co. | | 1,514 | 1,767 | 2,137 | 1,853 | 2,177 | | 1,919 | | | | 1,521 |
| USAA Life Ins. Co. | | 1,548 | | | | 2,280 | | | | | | 1,668 |
| Western Catholic Union | | 1,569 | | | | 2,032 | | 1,599 | | | | 1,442 |

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AGE 75 MEDIGAP RATES

Rates as of June 1, 2016
Get updates at insurance.mo.gov

| Company | Plans | A | B | C | D | F | F ^{high} | G | K | L | M | N |
|---|-------|----------|----------|-------|-------|----------|-------------------|----------|-------|-------|-------|----------|
| American Continental Ins. Co. | | \$ 2,724 | \$ 3,420 | \$ | \$ | \$ 3,840 | \$ 1,368 | \$ 2,028 | \$ | \$ | \$ | \$ 2,616 |
| American National Life Ins. Co. of Texas | | 1,980 | | | | 2,856 | | 2,232 | | | | |
| American Republic Corp Ins. Co. | | 2,280 | | | | 3,084 | 888 | | 1,416 | 1,860 | | |
| American Republic Ins. Co. | | 1,608 | | | | 2,460 | 924 | | | | | |
| American Retirement Life Ins. Co. | | 2,213 | | | | 2,678 | | 2,350 | | | | 1,901 |
| Bankers Fidelity Life Ins. Co. | | 1,680 | | | | 3,096 | 756 | 2,424 | 1,164 | | | |
| Blue Cross and Blue Shield of KC | | 2,832 | | 4,236 | | 3,972 | | | | | | 3,156 |
| Blue Cross and Blue Shield of KC (S) | | | 2,868 | 3,564 | | 3,360 | | | | | | 2,256 |
| Christian Fidelity Life Ins. Co. | | 2,196 | | 2,808 | | | | | | | | 2,052 |
| Colonial Penn Life Ins. Co. | | 2,856 | 3,060 | | | 3,984 | 732 | 3,036 | 1,248 | 2,292 | 3,000 | 2,400 |
| Combined Ins. Co. of America | | 1,904 | | | | 2,388 | | | | | | 2,045 |
| Companion Life Ins. Co. | | 1,776 | | | | 2,232 | | | | | | |
| Constitution Life Ins. Co. | | 2,436 | | | 3,228 | 3,996 | | 3,768 | | | | 2,760 |
| Constitution Life Ins. Co. (S) | | | | | 2,508 | 2,868 | | 2,688 | | | | 2,196 |
| Equitable Life & Casualty Ins. Co. | | 2,652 | | | | 4,476 | | 2,916 | | | | 2,832 |
| Family Life Ins. Co. | | 2,249 | 3,030 | 3,781 | 2,984 | 3,735 | | 3,022 | | | 2,582 | 2,519 |
| First Health Life & Health Ins. Co. | | 1,836 | 2,268 | | | 2,736 | | 2,544 | | | | 2,004 |
| Gerber Life Ins. Co. | | 2,352 | | | | 3,468 | | 2,712 | | | | |
| Globe Life and Accident Ins. Co. | | 1,464 | 2,256 | 2,904 | | 3,072 | 708 | | | | | |
| Government Personnel Mutual Life Ins. Co. | | 1,980 | | 2,916 | | 2,964 | | 2,100 | | | | 1,872 |
| Healthy Alliance Life Ins. Co. | | 1,788 | | | | 3,120 | | | | | | 2,136 |
| Heartland National Life Ins. Co. | | 2,556 | | | 3,540 | 3,828 | | 3,588 | | | 3,252 | 2,868 |

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GRP=group policy. Usually costs less.

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AGE 75 MEDIGAP RATES

Rates as of June 1, 2016
Get updates at insurance.mo.gov

| Company | Plans | A | B | C | D | F | F _{high} | G | K | L | M | N |
|---|-------------------------|---------|-------|-------|-------|---------|-------------------|---------|-------|-------|-------|-------|
| Humana Ins. Co. (GI) | Life, Health & Accident | \$1,932 | \$ | \$ | \$ | \$2,652 | \$ | \$2,436 | \$ | \$ | \$ | \$ |
| Humana Ins. Co. | | 2,220 | 2,412 | 4,440 | | 4,464 | 1,368 | | 2,004 | 2,928 | | 2,076 |
| Individual Assurance Co., Life, Health & Accident | | 1,908 | | | | 2,364 | | 1,908 | | | | 1,620 |
| Liberty National Life Ins. Co. | | 1,992 | 3,000 | | | 3,792 | 828 | | | | | 3,060 |
| Loyal American Life Ins. Co. | | 1,932 | | | | 2,604 | | 2,352 | | | | 2,148 |
| Medico Corp Life Insurance Co. | | 1,956 | | | | 2,496 | 924 | | | | | |
| Mutual of Omaha Ins. Co. (GI) | | 2,112 | | | | 2,772 | | 2,592 | | | | |
| Mutual of Omaha Ins. Co. | | 2,052 | | | | 2,976 | 768 | 2,256 | | | | 1,692 |
| Old Surety Life Ins. Co. | | | | | | 2,280 | | | | | | |
| Oxford Life Ins. Co. | | 1,944 | | | | 2,496 | | | | | | 1,824 |
| Pekin Life Ins. Co. | | 1,464 | | | | 2,292 | 972 | 1,872 | | | | 1,584 |
| Physicians Mutual Ins. Co. | | 2,355 | | | 2,850 | 1,874 | 945 | 3,301 | | | | 2,581 |
| Reserve National Ins. Co. | | 2,928 | | 4,536 | | 3,552 | 1,020 | 2,832 | | | | 2,568 |
| Standard Life and Accident Ins. Co. | | 3,816 | 4,344 | 5,235 | 2,301 | 3,585 | 433 | 2,999 | | | | 1,866 |
| State Farm Mutual Automobile Ins. Co. | | 2,100 | | 3,156 | | 3,192 | | | | | | |
| State Mutual Ins. Co. | | 2,340 | 2,732 | 3,310 | 2,864 | 3,378 | 1,329 | 2,903 | | | 2,578 | 2,366 |
| Sterling Investors Life Ins. Co. | | 2,167 | 2,529 | 3,063 | 2,651 | 3,127 | 1,231 | 2,687 | | | 2,386 | 2,190 |
| Sterling Life Ins. Co. | | 2,611 | 3,300 | 3,492 | | 3,335 | | 2,994 | 1,267 | | | 2,232 |
| Sterling Life Ins. Co. (S) | | 2,236 | 2,438 | 2,690 | | 2,370 | | 2,086 | 855 | | | 1,514 |
| Thrivent Financial for Lutherans | | 1,796 | 2,118 | 2,593 | 2,593 | 2,987 | 900 | 2,608 | | 1,695 | 2,142 | |
| Transamerica Life Ins. Co. (GI) | | 1,908 | 2,520 | 2,988 | 2,760 | 3,000 | | 2,760 | 1,380 | 2,040 | 2,508 | 2,364 |
| Transamerica Premier Life Ins. Co. | | 1,716 | | | | 2,904 | | 1,932 | | | | 2,232 |

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GRP=group policy. Usually costs less.

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AGE 75 MEDIGAP RATES

Rates as of June 1, 2016
Get updates at insurance.mo.gov

| Company | Plans | A | B | C | D | F | F ^{high} | G | K | L | M | N |
|--|-------|----------|-------|-------|-------|----------|-------------------|----------|----|----|----|----------|
| Unified Life Ins. Co. | | \$ 2,040 | \$ | \$ | \$ | \$ 2,616 | \$ 876 | \$ 2,136 | \$ | \$ | \$ | \$ 1,812 |
| United American Ins. Co. | | 1,656 | 2,688 | 3,420 | 3,264 | 3,468 | 492 | 3,276 | | | | 2,676 |
| United Commercial Travelers of America | | 1,729 | 2,018 | 2,449 | 2,115 | 2,502 | | 2,127 | | | | 1,751 |
| United National Life Ins. Co. of America | | 2,292 | | 5,940 | 2,784 | 3,756 | | 3,360 | | | | 2,652 |
| United Teacher Associates Ins. Co. | | 1,712 | 1,999 | 2,420 | 2,096 | 2,478 | | 2,144 | | | | 1,734 |
| USAA Life Ins. Co. | | 1,620 | | | | 2,412 | | | | | | 1,764 |
| Western Catholic Union | | 1,775 | | | | 2,299 | | 1,809 | | | | 1,631 |

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AGE 80 MEDIGAP RATES

Rates as of June 1, 2016
Get updates at insurance.mo.gov

| Company | Plans | A | B | C | D | F | F _{high} | G | K | L | M | N |
|---|-------|---------|---------|-------|-------|---------|-------------------|---------|-------|-------|-------|---------|
| American Continental Ins. Co. | | \$2,856 | \$3,600 | \$ | \$ | \$4,008 | \$1,404 | \$2,124 | \$ | \$ | \$ | \$2,748 |
| American National Life Ins. Co. of Texas | | 2,256 | | | | 3,252 | | 2,532 | | | | |
| American Republic Corp Ins. Co. | | 2,520 | | | | 3,420 | 984 | | 1,572 | 2,052 | | |
| American Republic Ins. Co. | | 1,788 | | | | 2,724 | 1,020 | | | | | |
| American Retirement Life Ins. Co. | | 2,521 | | | | 3,050 | | 2,677 | | | | 2,166 |
| Bankers Fidelity Life Ins. Co. | | 1,812 | | | | 3,372 | 816 | 2,628 | 1,260 | | | |
| Blue Cross and Blue Shield of KC | | 3,228 | | 4,800 | | 4,524 | | | | | | 3,588 |
| Blue Cross and Blue Shield of KC (S) | | | 3,252 | 4,080 | | 3,840 | | | | | | 2,556 |
| Christian Fidelity Life Ins. Co. | | 2,256 | | 3,060 | | | | | | | | 2,292 |
| Colonial Penn Life Ins. Co. | | 2,964 | 3,192 | | | 4,320 | 792 | 3,300 | 1,368 | 2,484 | 3,240 | 2,640 |
| Combined Ins. Co. of America | | 2,054 | | | | 2,578 | | | | | | 2,208 |
| Companion Life Ins. Co. | | 2,004 | | | | 2,508 | | | | | | |
| Constitution Life Ins. Co. | | 2,460 | | | 3,492 | 4,212 | | 3,984 | | | | 2,988 |
| Constitution Life Ins. Co. (S) | | | | | 2,688 | 3,000 | | 2,808 | | | | 2,352 |
| Equitable Life & Casualty Ins. Co. | | 2,820 | | | | 4,776 | | 3,276 | | | | 3,024 |
| Family Life Ins. Co. | | 2,445 | 3,297 | 4,110 | 3,246 | 4,035 | | 3,270 | | | 2,807 | 2,722 |
| First Health Life & Health Ins. Co. | | 1,896 | 2,436 | | | 2,952 | | 2,772 | | | | 2,208 |
| Gerber Life Ins. Co. | | 2,508 | | | | 3,672 | | 2,868 | | | | |
| Globe Life and Accident Ins. Co. | | 1,512 | 2,352 | 3,024 | | 3,216 | 780 | | | | | |
| Government Personnel Mutual Life Ins. Co. | | 2,160 | | 3,180 | | 3,240 | | 2,292 | | | | 2,040 |
| Healthy Alliance Life Ins. Co. | | 1,932 | | | | 3,384 | | | | | | 2,328 |
| Heartland National Life Ins. Co. | | 2,652 | | | 3,828 | 4,116 | | 3,876 | | | 3,516 | 3,132 |

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AGE 80 MEDIGAP RATES

Rates as of June 1, 2016
Get updates at insurance.mo.gov

| Company | Plans | A | B | C | D | F | F _{high} | G | K | L | M | N |
|---|-------------------------|----------|-------|-------|-------|----------|-------------------|----------|-------|-------|-------|-------|
| Humana Ins. Co. (GI) | Life, Health & Accident | \$ 2,076 | \$ | \$ | \$ | \$ 2,832 | \$ | \$ 2,604 | \$ | \$ | \$ | \$ |
| Humana Ins. Co. | | 2,376 | 2,580 | 4,896 | | 4,920 | 1,500 | | 2,196 | 3,228 | | 2,220 |
| Individual Assurance Co., Life, Health & Accident | | 2,160 | | | | 2,676 | | 2,160 | | | | 1,836 |
| Liberty National Life Ins. Co. | | 1,992 | 3,000 | | | 3,960 | 924 | | | | | 3,240 |
| Loyal American Life Ins. Co. | | 1,968 | | | | 2,808 | | 2,544 | | | | 2,364 |
| Medico Corp Life Insurance Co. | | 2,160 | | | | 2,760 | 1,020 | | | | | |
| Mutual of Omaha Ins. Co. (GI) | | 2,424 | | | | 3,180 | | 2,988 | | | | |
| Mutual of Omaha Ins. Co. | | 2,352 | | | | 3,420 | 876 | 2,580 | | | | 1,920 |
| Old Surety Life Ins. Co. | | | | | | 2,496 | | | | | | |
| Oxford Life Ins. Co. | | 1,992 | | | | 2,700 | | | | | | 2,016 |
| Pekin Life Ins. Co. | | 1,512 | | | | 2,436 | 1,032 | 1,992 | | | | 1,788 |
| Physicians Mutual Ins. Co. | | 2,461 | | | 3,205 | 2,061 | 1,115 | 3,712 | | | | 2,902 |
| Reserve National Ins. Co. | | 3,180 | | 4,932 | | 3,864 | 1,116 | 3,096 | | | | 2,796 |
| Standard Life and Accident Ins. Co. | | 4,582 | 5,217 | 6,287 | 2,763 | 4,305 | 520 | 3,602 | | | | 2,241 |
| State Farm Mutual Automobile Ins. Co. | | 2,100 | | 3,156 | | 3,192 | | | | | | |
| State Mutual Ins. Co. | | 2,545 | 2,972 | 3,600 | 3,115 | 3,649 | 1,435 | 3,139 | | | 2,805 | 2,555 |
| Sterling Investors Life Ins. Co. | | 2,355 | 2,750 | 3,330 | 2,883 | 3,380 | 1,329 | 2,904 | | | 2,594 | 2,336 |
| Sterling Life Ins. Co. | | 2,754 | 3,652 | 3,866 | | 3,691 | | 3,337 | 1,422 | | | 2,500 |
| Sterling Life Ins. Co. (S) | | 2,326 | 2,569 | 2,865 | | 2,523 | | 2,229 | 917 | | | 1,623 |
| Thrivent Financial for Lutherans | | 1,903 | 2,247 | 2,752 | 2,752 | 3,170 | 955 | 2,766 | | 1,796 | 2,274 | |
| Transamerica Life Ins. Co. (GI) | | 2,256 | 2,976 | 3,516 | 3,252 | 3,540 | | 3,252 | 1,620 | 2,400 | 2,964 | 2,784 |
| Transamerica Premier Life Ins. Co. | | 1,884 | | | | 3,180 | | 2,112 | | | | 2,448 |

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AGE 80 MEDIGAP RATES

Rates as of June 1, 2016
Get updates at insurance.mo.gov

| Company | Plans | A | B | C | D | F | F ^{high} | G | K | L | M | N |
|--|-------|----------|-------|-------|-------|----------|-------------------|----------|----|----|----|----------|
| Unified Life Ins. Co. | | \$ 2,304 | \$ | \$ | \$ | \$ 2,952 | \$ 984 | \$ 2,412 | \$ | \$ | \$ | \$ 2,040 |
| United American Ins. Co. | | 1,656 | 2,688 | 3,552 | 3,396 | 3,600 | 552 | 3,408 | | | | 2,808 |
| United Commercial Travelers of America | | 1,890 | 2,206 | 2,678 | 2,314 | 2,718 | | 2,326 | | | | 1,903 |
| United National Life Ins. Co. of America | | 2,376 | | 6,216 | 3,012 | 4,020 | | 3,624 | | | | 2,892 |
| United Teacher Associates Ins. Co. | | 1,862 | 2,174 | 2,632 | 2,279 | 2,676 | | 2,332 | | | | 1,873 |
| USAA Life Ins. Co. | | 1,692 | | | | 2,508 | | | | | | 1,836 |
| Western Catholic Union | | 2,009 | | | | 2,601 | | 2,046 | | | | 1,846 |

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Group Medicare Supplement Plans

Rates as of June 1, 2016
Get updates at insurance.mo.gov

| Company | Plans | A | B | C | D | F | F ^{high} | G | K | L | M | N |
|--|-------|----------|----------|-------|-------|----------|-------------------|----------|-----|-------|-------|----------|
| UNDER AGE 65 | | | | | | | | | | | | |
| Aetna Life Insurance Co. | | \$ 1,683 | \$ 2,064 | \$ | \$ | \$ 2,496 | \$ | \$ 2,290 | \$ | \$ | \$ | \$ 1,744 |
| Globe Life and Accident Ins. Co. | | 1,356 | 1,704 | 2,226 | | | | | | | | 2,676 |
| Healthy Alliance Life Ins. Co. (GI) | | 1,449 | | 2,493 | | 2,761 | | | | | | |
| Heartland National Life Ins. Com. | | 1,829 | | | | 2,406 | | 2,035 | | | | 1,732 |
| Medico Ins. Co. | | 2,253 | | | 3,222 | 3,621 | | | | | 2,470 | 2,174 |
| Transamerica Life Ins. Co. (GI) | | 1,272 | 1,752 | 2,040 | 1,872 | 2,064 | | 1,896 | 948 | 1,404 | 1,728 | 1,620 |
| UnitedHealthcare Ins. Co. | | 1,380 | 1,992 | 2,520 | | 2,460 | | | 852 | 1,428 | | 1752 |
| AGE 65 | | | | | | | | | | | | |
| Aetna Life Insurance Co. | | 1,522 | 1,783 | | | 2,120 | | 1,927 | | | | 1,450 |
| Globe Life and Accident Ins. Co. | | 1,188 | 1,704 | 2,058 | | | | | | | | 2,196 |
| Healthy Alliance Life Ins. Co. (GI) | | 1,449 | | 2,493 | | 2,761 | | | | | | |
| Heartland National Life Ins. Com. | | 1,591 | | | | 2,093 | | 1,770 | | | | 1,506 |
| Medico Ins. Co. | | 2,253 | | | 3,222 | 3,501 | | | | | 2,470 | 2,174 |
| Transamerica Life Ins. Co. (GI) | | 1,116 | 1,524 | 1,776 | 1,644 | 1,788 | | 1,644 | 816 | 1,212 | 1,500 | 1,416 |
| UnitedHealthcare Ins. Co. | | 1,248 | 1,776 | 2,160 | | 2,184 | | | 744 | 1,224 | | 2,568 |
| AGE 70 | | | | | | | | | | | | |
| Aetna Life Insurance Co. | | 1,675 | 2,010 | | | 2,408 | | 2,197 | | | | 1,662 |
| Globe Life and Accident Ins. Co. | | 1,356 | 2,034 | 2,550 | | | | | | | | 2,706 |
| Healthy Alliance Life Ins. Co. (GI) | | 1,449 | | 2,493 | | 2,761 | | | | | | |
| Heartland National Life Ins. Com. | | 1,693 | | | | 2,228 | | 1,884 | | | | 1,604 |
| Medico Ins. Co. | | 2,382 | | | 3,455 | 3,740 | | | | | 2,665 | 2,374 |

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Group Medicare Supplement Plans

Rates as of June 1, 2016
Get updates at insurance.mo.gov

| Company | Plans | A | B | C | D | F | F ^{high} | G | K | L | M | N |
|--|-------|----------|----------|----------|----------|----------|-------------------|----------|----------|----------|----------|----------|
| AGE 70 CONTINUED | | | | | | | | | | | | |
| Transamerica Life Ins. Co. (GI) | | \$ 1,344 | \$ 1,860 | \$ 2,160 | \$ 1,968 | \$ 2,196 | \$ | \$ 2,016 | \$ 1,008 | \$ 1,488 | \$ 1,836 | \$ 1,728 |
| UnitedHealthcare Ins. Co. | | 1,500 | 2,136 | 2,604 | | 2,628 | | | 888 | 1,464 | | 1,788 |
| AGE 75 | | | | | | | | | | | | |
| Aetna Life Insurance Co. | | 1,792 | 2,220 | | | 2,685 | | 2,466 | | | | 1,880 |
| Globe Life and Accident Ins. Co. | | 1,458 | 2,256 | 2,892 | | | | | | | | 3,066 |
| Healthy Alliance Life Ins. Co. (GI) | | 1,449 | | 2,493 | | 2,761 | | | | | | |
| Heartland National Life Ins. Com. | | 1,869 | | | | 2,460 | | 2,080 | | | | 1,770 |
| Medico Ins. Co. | | 2,548 | | | 3,802 | 4,096 | | | | | 2,961 | 2,657 |
| Transamerica Life Ins. Co. (GI) | | 1,692 | 2,256 | 2,592 | 2,400 | 2,640 | | 2,400 | 1,212 | 1,788 | 2,208 | 2,076 |
| UnitedHealthcare Ins. Co. | | 1,644 | 2,352 | 2,868 | | 2,892 | | | 984 | 1,620 | | 1,968 |
| AGE 80 | | | | | | | | | | | | |
| Aetna Life Insurance Co. | | 1,858 | 2,402 | | | 2,951 | | 2,731 | | | | 2,103 |
| Globe Life and Accident Ins. Co. | | 1,500 | 2,340 | 3,024 | | | | | | | | 3,210 |
| Healthy Alliance Life Ins. Co. (GI) | | 1,449 | | 2,493 | | 2,761 | | | | | | |
| Heartland National Life Ins. Com. | | 2,056 | | | | 2,706 | | 2,288 | | | | 1,944 |
| Medico Ins. Co. | | 2,663 | | | 4,101 | 4,402 | | | | | 3,203 | 2,898 |
| Transamerica Life Ins. Co. (GI) | | 2,124 | 2,844 | 3,276 | 3,036 | 3,324 | | 3,036 | 1,524 | 2,268 | 2,784 | 2,616 |
| UnitedHealthcare Ins. Co. | | 1,800 | 2,568 | 3,120 | | 3,156 | | | 1,068 | 1,764 | | 2,148 |
| | | | | | | | | | | | | |

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Missouri Medigap issuers: Complaint index for 2013-15

Besides rates, consider a company's complaint index. This score helps you understand how many consumer complaints an insurer receives, compared to other companies its size.

What complaint index means

100 score: Insurer gets **average** number of complaints.

Below 100: Insurer gets **fewer complaints** than average.

Above 100: Insurer gets **more complaints** than average.

| Company | Complaint index | Complaints | Average market share | Phone |
|--|-----------------|------------|----------------------|--------------|
| NA = Company did not sell policies for all three years | | | | |
| 21st Century Premier Insurance Company | 0 | 0 | 0.00% | 800-443-3100 |
| Ability Insurance Company | 0 | 0 | 0.00% | 800-228-6080 |
| Aetna Health & Life Insurance Company | 0 | 0 | 0.00% | 888-624-6290 |
| Aetna Life Insurance Company | 9,999 | 2 | 0.00% | 888-624-6290 |
| Allianz Life Insurance Co Of North America | 0 | 0 | 0.00% | 800-950-5872 |
| American Continental Insurance Company | 111 | 2 | 1.10% | 800-264-4000 |
| American Family Life Assurance Co of Col. | 685 | 2 | 0.20% | 800-992-3522 |
| American Family Mutual Insurance Company | 55 | 1 | 1.10% | 800-374-0008 |
| American General Life Insurance Co | 0 | 0 | 0.00% | 713-522-1111 |
| American Income Life Insurance Co | 0 | 0 | 0.00% | 800-433-3405 |
| American National Insurance Company | 9,999 | 1 | 0.00% | 800-306-2959 |
| American National Life Ins Co Of TX | 262 | 1 | 0.20% | 888-290-1085 |
| American Progressive Life & Health Insurance Co | 0 | 0 | 0.00% | 877-504-3918 |
| American Republic Corp Insurance Company | 0 | 0 | 1.00% | 800-247-2190 |
| American Republic Insurance Company | 30 | 1 | 2.00% | 800-247-2190 |
| American Retirement Life Insurance Company | 0 | 0 | 0.10% | 866-459-4272 |
| Assured Life Association | 0 | 0 | 0.00% | 866-789-4016 |
| Auto Owners Life Insurance Company | 0 | 0 | 0.00% | 800-346-0346 |
| Bankers Fidelity Life Insurance Company | 398 | 6 | 0.90% | 866-458-7500 |
| Bankers Life & Casualty Company | 290 | 7 | 1.40% | 800-888-4918 |
| Blue Cross & Blue Shield Of Kansas City | 21 | 2 | 5.80% | 800-645-8346 |

Missouri Medigap issuers: Complaint index for 2013-15 CONTINUED

| Company | Complaint index | Complaints | Average market share | Phone |
|---|-----------------|------------|----------------------|-----------------------|
| Celtic Insurance Company | 0 | 0 | 0.00% | 800-477-7870 |
| Central Reserve Life Insurance Company | 0 | 0 | 0.00% | 800-880-8824 |
| Central Security Life Insurance Co | 0 | 0 | 0.00% | 972-699-2770 |
| Central States Health & Life Co Of Omaha | 0 | 0 | 0.10% | 800-541-2363 |
| Central United Life Insurance Company | 0 | 0 | 0.00% | 800-669-9030 |
| Christian Fidelity Life Insurance Co | 45 | 1 | 1.30% | 866-641-9999 option 4 |
| Colonial Penn Life Insurance Company | 222 | 5 | 1.30% | 800-800-2254 |
| Combined Insurance Co Of America | 0 | 0 | 0.40% | 800-544-5531 |
| Connecticut General Life Ins Co | 0 | 0 | 0.00% | 800-244-6224 |
| Constitution Life Insurance Company | 448 | 4 | 0.50% | 407-995-8000 |
| Continental General Insurance Company | 0 | 0 | 0.20% | 866-459-4272 |
| Continental Life Ins Co Of Brentwood TN | 58 | 1 | 1.00% | 800-264-4000 |
| Country Life Insurance Company | 0 | 0 | 0.00% | 800-713-2542 |
| CSA Fraternal Life | 0 | 0 | 0.00% | 800-543-3272 |
| Equitable Life & Casualty Insurance Company | 160 | 3 | 1.10% | 800-352-5170 |
| Family Life Insurance Company | 0 | 0 | 0.10% | 800-877-7703 |
| First Health Life & Health Insurance Company | 0 | 0 | 0.00% | 800-711-3576 |
| Forethought Life Insurance Company | 0 | 0 | 0.00% | 800-331-8853 |
| Genworth Life & Annuity Insurance Company | 446 | 1 | 0.10% | 877-825-9337 |
| Genworth Life Insurance Company | 9,531 | 1 | 0.00% | 877-825-9337 |
| Gerber Life Insurance Company | 0 | 0 | 0.20% | 855-258-2580 |
| Globe Life & Accident Insurance Company | 332 | 1 | 0.20% | 800-801-6831 |
| Golden Rule Insurance Company | 175 | 1 | 0.30% | 800-444-8990 |
| Government Personnel Mutual Life Insurance Co | 0 | 0 | 0.10% | 800-938-4765 |
| Great American Life Insurance Company | 0 | 0 | 0.00% | 513-357-3300 |
| Guarantee Trust Life Insurance Company | 0 | 0 | 0.00% | 800-338-7452 |
| Hartford Life & Accident Insurance Company | 0 | 0 | 0.60% | 860-547-5000 |

Missouri Medigap issuers: Complaint index for 2013-15 CONTINUED

| Company | Complaint index | Complaints | Average market share | Phone |
|---|-----------------|------------|----------------------|--------------|
| Hartford Life Insurance Company | 0 | 0 | 0.10% | 860-547-5000 |
| Health Care Service Corporation | 0 | 0 | 0.20% | 312-653-6000 |
| Healthy Alliance Life Insurance Company | 73 | 17 | 13.80% | 800-652-6387 |
| Heartland National Life Insurance Company | 529 | 4 | 0.50% | 877-431-7371 |
| Humana Insurance Company | 360 | 9 | 1.50% | 866-205-0000 |
| IdeaLife Insurance Company | 0 | 0 | 0.00% | 203-352-3045 |
| Individual Assurance Company Life Health & Acc. | 0 | 0 | 0.10% | 405-285-0838 |
| Jackson National Life Insurance Company | 0 | 0 | 0.00% | 800-565-9044 |
| Jefferson National Life Insurance Company | 0 | 0 | 0.00% | 866-667-0561 |
| Kanawha Insurance Company | 0 | 0 | 0.00% | 803-283-5300 |
| Kansas City Life Insurance Company | 0 | 0 | 0.00% | 800-821-6164 |
| Liberty National Life Insurance Company | 0 | 0 | 0.00% | 800-331-2512 |
| LifeSecure Insurance Company | 0 | 0 | 0.00% | 800-880-1370 |
| Lincoln Heritage Life Insurance Company | 0 | 0 | 0.00% | 800-433-8181 |
| Longevity Insurance Company | 0 | 0 | 0.00% | 800-527-5416 |
| Loyal American Life Insurance Company | 0 | 0 | 0.30% | 800-633-6752 |
| Manhattan Life Insurance Company | 0 | 0 | 0.00% | 800-669-9030 |
| Medico Corp Life Insurance Company | 0 | 0 | 0.00% | 800-247-2190 |
| Medico Insurance Company | 339 | 4 | 0.70% | 800-228-6080 |
| MetLife Insurance Company USA | 0 | 0 | 0.00% | 800-638-5433 |
| Mutual Of Omaha Insurance Company | 83 | 24 | 17.20% | 800-228-9999 |
| National Benefit Life Insurance Company | 0 | 0 | 0.00% | 800-222-2062 |
| National Foundation Life Insurance Company | 0 | 0 | 0.00% | 800-221-9039 |
| National Health Insurance Company | 0 | 0 | 0.00% | 888-781-0580 |
| Nationwide Life Insurance Company | 0 | 0 | 0.00% | 800-882-2822 |
| New Era Life Ins Co of the Midwest | 0 | 0 | 0.00% | 800-552-7879 |
| New York Life Insurance Company | 0 | 0 | 0.00% | 800-695-4331 |

Missouri Medigap issuers: Complaint index for 2013-15 CONTINUED

| Company | Complaint index | Complaints | Average market share | Phone |
|---|-----------------|------------|----------------------|--------------------------|
| North American Insurance Company | 0 | 0 | 0.60% | 877-667-9368 |
| Old American Insurance Company | 0 | 0 | 0.00% | 800-733-6242 |
| Old Surety Life Insurance Company | 0 | 0 | 1.70% | 800-272-5466 |
| Omaha Insurance Company | 0 | 0 | 0.00% | 402-351-3831 |
| Oxford Life Insurance Company | 431 | 2 | 0.30% | 877-469-3073 option 4 |
| Pacificare Life & Health Insurance Company | 0 | 0 | 0.00% | 714-226-3361 |
| Pekin Life Insurance Company | 0 | 0 | 0.00% | 800-322-0160 |
| Pennsylvania Life Insurance Company | 0 | 0 | 0.00% | 407-995-8000 |
| Philadelphia American Life Insurance Company | 0 | 0 | 0.00% | 800-713-4680 |
| Physicians Life Insurance Company | 0 | 0 | 0.30% | 800-228-9100 |
| Physicians Mutual Insurance Company | 222 | 2 | 0.50% | 800-228-9100 |
| Principal Life Insurance Company | 0 | 0 | 0.30% | 515-247-5111 |
| Provident American Life & Health Insurance Co | 0 | 0 | 0.00% | 512-451-2224 |
| Puritan Life Insurance Company Of America | 0 | 0 | 0.00% | 800-987-1593 |
| Pyramid Life Insurance Company | 3,397 | 1 | 0.00% | 800-444-0321 |
| Reserve National Insurance Company | 0 | 0 | 0.40% | 800-654-9106 opt 7,1,2,2 |
| Royal Neighbors Of America | 0 | 0 | 0.00% | 309-788-4561 |
| Shelter Life Insurance Company | 0 | 0 | 0.00% | 800-743-5837 |
| Shenandoah Life Insurance Company | 0 | 0 | 0.00% | 800-848-5433 |
| Standard Life & Accident Insurance Company | 0 | 0 | 0.30% | 888-350-1488 |
| State Farm Mutual Automobile Insurance Co | 38 | 1 | 1.60% | 866-855-1212 |
| State Mutual Insurance Company | 0 | 0 | 0.10% | 888-764-1936 |
| Sterling Investors Life Insurance Company | 702 | 1 | 0.10% | 877-896-6434 |
| Sterling Life Insurance Company | 770 | 11 | 0.80% | 800-688-0010 |
| Thrivent Financial For Lutherans | 0 | 0 | 0.40% | 800-847-4836 |
| Transamerica Financial Life Ins Co | 0 | 0 | 0.00% | 914-697-8000 |
| Transamerica Life Insurance Company | 162 | 12 | 4.40% | 800-247-1771 |

Missouri Medigap issuers: Complaint index for 2013-15 CONTINUED

| Company | Complaint index | Complaints | Average market share | Phone |
|---|-----------------|------------|----------------------|---|
| Transamerica Premier Life Insurance Company | 1,358 | 1 | 0.00% | 888-272-9272 |
| Trustmark Insurance Company | 0 | 0 | 0.00% | 800-366-6663 |
| Trustmark Life Insurance Company | 0 | 0 | 0.00% | 800-366-6663 |
| Unicare Life & Health Insurance Company | 0 | 0 | 0.00% | 877-864-2273 |
| Unified Life Insurance Company | 0 | 0 | 0.00% | 877-492-4678 |
| Union Fidelity Life Insurance Company | 0 | 0 | 0.00% | 800-621-0393 |
| Union Labor Life Insurance Company | 0 | 0 | 0.00% | 877-820-7448 |
| United American Insurance Company | 0 | 0 | 0.50% | 800-331-2512 |
| United Commercial Travelers Of America | 460 | 1 | 0.10% | 800-848-0123 |
| United Healthcare Insurance Company | 53 | 21 | 23.60% | 800-768-1479 (individuals) 800-272-2146 (AARP group) |
| United National Life Ins Co of America | 704 | 1 | 0.10% | 847-803-5252 |
| United Of Omaha Life Insurance Company | 90 | 9 | 5.90% | 402-342-7600 |
| United Teacher Associates Insurance Company | 0 | 0 | 0.10% | 866-459-4272 |
| United World Life Insurance Company | 123 | 1 | 0.50% | 402-342-7600 |
| USAA Life Insurance Company | 0 | 0 | 0.40% | 800-515-8687 |
| Washington National Insurance Company | 480 | 3 | 0.40% | 800-888-4918 |
| Western Catholic Union | 0 | 0 | 0.00% | 855-406-9083 |
| Wilco Life Insurance Company | 0 | 0 | 0.00% | 800-525-7662 |
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Contact CLAIM for free Medicare answers

For any questions about Medicare, you can contact CLAIM, a free nonprofit service that counsels people on Medicare and their caregivers. Trained volunteers throughout Missouri will help answer your questions.

Call: **800-390-3330**

Visit: missouricclaim.org

This free Medicare counseling program will answer questions about:

- Medigap insurance
- Enrollment and billing
- Medicare prescription drug plans
- Long-term care planning and insurance
- Medicare Advantage plans
- Appeals and grievances
- Limited income assistance programs
- Suspected waste, fraud and abuse

**Call DIFP's
Insurance
Consumer
Hotline**

For questions about your insurance policy or to file a complaint against an insurance company or agent, contact:

difp.mo.gov or **800-726-7390**



Department of Insurance,
Financial Institutions &
Professional Registration

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